



The 16th of May
is the deadline
to enroll for coverage
in FY 2016–17
(July 1, 2016–June 30, 2017).



State of Colorado

2016 Open Enrollment

April 26—May 16, 2016

FY 2016-17
State of Colorado
**Employee
Benefits
Guide**





2016 Open Enrollment

April 26 – May 16, 2016

2016 Open Enrollment Checklist	7
FY 2016-17 What's NOT Changing	8
FY 2016-17 Plan Changes	9
NEW: Employer HSA Contribution	9
Health Insurance Plans Comparison	10
Dental & Optional Benefits	18
Enrollment	19
Employee Resources	20



Enroll: benefitsolver.com



Learn more: Colorado.gov/dhr/2016OE

New State health savings account (HSA) contribution Up to \$720 Annual Contribution

This year, the State of Colorado will contribute \$60 per month to your Optum HSA account when you select the High Deductible Health Plan (HDHP) with HSA. For eligibility details and to learn more visit colorado.gov/dhr/HSA.



Open Enrollment

April 26-May, 16 2016



Your Options:

- ▶ Re-enroll in your current plan
- ▶ Enroll in a new plan
- ▶ Add or drop covered dependents
- ▶ Sign up for a Health Savings Account with a High Deductible Health Plan
- ▶ Sign up (or re-enroll) for a Flexible Spending Account
- ▶ Get Long-Term Disability Insurance
- ▶ Get Life Insurance
- ▶ Discontinue State of Colorado coverage

Open Enrollment CHECKLIST

Enroll online by: 11:59 P.M.
MONDAY, MAY 16!

1. Research your options.



Visit [Colorado.gov/dhr/2016OE](https://colorado.gov/dhr/2016OE)

If you have questions, contact your benefits administrator or HR Office. You can also email state_benefits@state.co.us.

2. Pick the plans that are right for you and your family.



Review your benefits.

Estimate your out of pocket costs for benefits and contribute to a HSA or FSA to help cover the expenses with pre-tax dollars.

3. Enroll Online before May 16.



Make changes to your benefits by May 16, 2016

Enroll at www.benefitsolver.com.

FY 2016-17 Benefits Plans

What's NOT Changing?



Providers - The State of Colorado continues to offer benefits plans from the same providers.

- Health Insurance: UnitedHealthcare and Kaiser Permanente
- Dental Insurance: Delta Dental
- Optional Insurance: Unum Disability Insurance & Minnesota Life Insurance



Premiums and cost for health insurance will remain the same - There are no changes to premiums, copays, deductibles or out of pocket maximums for medical plans.

Premiums for dental insurance will remain the same - There are no changes to premiums, deductibles or out of pocket maximums for dental plans.

FY 2016-17 Benefits Plans

PLAN CHANGES



NEW: Up to \$720 Annual Health Savings Account (HSA) Employer Contribution

Beginning July 1, 2016 the State of Colorado will contribute \$60 per month to qualified employees Optum HSA accounts for each month that they are enrolled in a State sponsored HDHP. Contribution applies to State employees who meet federal and HSA eligibility requirements.

Learn more at colorado.gov/dhr/HSA.

FY 2016-17 Benefits Plans

Plan Changes



Cost of Mail order prescriptions is reduced - The cost for a 90-day supply is reduced from two and half times, to two times the retail copay. Employees can save up to \$25 when using mail order for maintenance prescriptions.



Annual maximum plan benefit for the dental plans is increasing -

The annual maximum plan benefit for the Basic Dental Plan is increasing from \$1,000 to \$1,500. The annual maximum plan benefit for the Basic Plus Dental Plan is increasing from \$2,000 to \$3,000.

Orthodontics benefit for the Basic Plus Dental Plan is increasing -

The orthodontics benefit is increasing from \$2,000 to \$3,000 for new orthodontic treatment plans that start on or after July 1, 2016.

FY 2016-17 Benefits Plans

Plan Changes



Weekly maximum benefit for Short-Term Disability (STD) Plan is increasing - The weekly maximum benefit is increasing from \$2,310 per week to \$3,000 per week for new STD claims that start on or after July 1, 2016.

Monthly premium rates for Life & Long-Term Disability Insurance - From July 1, 2016 to Dec. 31, 2016 the monthly premium rates will be based upon a member's age as of Dec. 31, 2016, and the end of each calendar year thereafter.

Health Insurance Plans



Network: Preferred Provider Organization (PPO)

UnitedHealthcare is a preferred provider organization (PPO). This network allows you to see almost any doctor or healthcare facility in the nationwide network of providers.

For a list of doctors or healthcare facilities in UnitedHealthcare's network visit welcometouhc.com/colorado.



Network: Health Maintenance Organization (HMO)

Kaiser Permanente is a health maintenance organization (HMO). Kaiser plans operate in a closed network and provide services exclusively at Kaiser Health Facilities.

For a list of doctors or healthcare facilities in Kaiser Permanente's network visit my.kp.org/stateofcolorado.

Copay Plans

Premiums

Plan Components	Employee	Employee + Spouse	Employee + Child(ren)	Family
UnitedHealthcare	\$135.14/month	\$377.74/month	\$266.66/month	\$553.10/month
	(\$1,621.68/year)	(\$4,532.88/year)	(\$3,199.92/year)	(\$6,637.20/year)
Kaiser Permanente	\$89.20/month	\$280.22/month	\$177.02/month	\$412.74/month
	(\$1,070.40/year)	(\$3,362.64/year)	(\$2,124.24/year)	(\$4,952.88/year)

Copay plans have set monthly premiums; or the monthly rate you pay for health insurance regardless of whether you use medical services or not.

Copay Plans

Out of Pocket Costs:

Medical Service Cost	UHC	Kaiser	Deductible
Primary Care Visit	\$30 copay	\$30 copay plus 10% coinsurance	Costs of some medical services are subject to a cost that counts toward your deductible in a copay plan (e.g. x-rays, diagnostic, surgery and ambulance).
Generic Prescriptions	\$10 copay	\$10 copay	
Preferred Prescriptions	\$30 copay	\$30 copay	
Emergency Room	\$500 copay	\$500 copay	
Urgent Care	\$75 copay	\$75 copay	
Hospital	\$1,000 copay plus 20% coinsurance	10% coinsurance after deductible	UHC Deductible: \$1,500 individual \$3,000 family Kaiser Deductible: \$750 individual \$1,500 family
Coinsurance	20% Coinsurance	10% Coinsurance	
Once you meet your deductible, you pay a copay and coinsurance until you meet your out of pocket maximum.			

Copay plans offer a set copay for most healthcare services. A deductible is the dollar amount that you are required to pay for some medical services in a copay plan before your insurance begins to contribute to the cost of medical services and medication. Once you meet that deductible, coinsurance applies.

High Deductible Health Plans

Premiums

Plan Components	Employee	Employee + Spouse	Employee + Child(ren)	Family
UnitedHealthcare	\$18.20/month	\$132.14/month	\$44.46/month	\$202.24/month
	(\$218.40/year)	(\$1,585.68/year)	(\$533.52/year)	(\$2,426.88/year)
Kaiser Permanente	\$56.20/month	\$212.22/month	\$116.02/month	\$315.74/month
	(\$674.40/year)	(\$2,546/year)	(\$1,392.24/year)	(\$3,788.88/year)

High Deductible Health Plans have set monthly premiums; or the monthly rate you pay for health insurance regardless of whether you use medical services or not.

High Deductible Health Plans

Out of Pocket Costs:

Medical Service Cost	UHC	Kaiser	Deductible
Primary Care Visit	20% after deductible	10% after deductible	<p>For services other than preventive care, you are responsible for the cost out of your own pocket until you meet your annual deductible. The deductible amount will vary based on your plan. If your deductible is \$1,500, then once you pay that in medical costs, your health insurance provider will pay coinsurance, or 80% to 90% of your remaining medical costs for the plan year.</p>
Generic Prescriptions	\$10 after deductible	\$10 after deductible	
Preferred Prescriptions	\$30 after deductible	\$30 after deductible	
Emergency Room	20% after deductible	10% after deductible	
Urgent Care	20% after deductible	10% after deductible	
Hospital	20% after deductible	10% after deductible	
Coinsurance	20% Coinsurance	10% Coinsurance	<p>UHC Deductible: \$1,500 individual \$3,000 family</p>
Once you meet your deductible, you pay coinsurance until you meet your out of pocket maximum.			<p>Kaiser Deductible: \$1,500 individual \$3,000 family</p>

For services other than preventive care, you are responsible for the cost out of your own pocket until you meet your annual deductible. Once you meet your deductible, your insurance begins to pay coinsurance and contribute to 80% to 90% of the cost of medical services and medication.

Out of Pocket Maximum

Copay Plans:

UnitedHealthcare	\$5,000 individual	\$10,000 family
Kaiser Permanente	\$2,000 individual	\$4,000 family

HDHP Plans:

UnitedHealthcare	\$3,000 individual	\$6,000 family
Kaiser Permanente	\$2,000 individual	\$4,000 family

An out of pocket maximum is an annual cap on the dollar amount you are expected to pay out of your own pocket for services. This means, once you meet out of pocket, your **health insurance provider will cover 100% of remaining medical expenses.**

Don't Forget About Dental & Optional Benefits



HEALTH INSURANCE

UnitedHealthcare **Kaiser Permanente**

- Copay Plan
- High-Deductible Health Plan
- Vision & Optical Benefits Included with Health Insurance
- Copay Plan
- High-Deductible Health Plan



DENTAL INSURANCE

- Delta Dental Basic Plan
- Delta Dental Basic Plus Plan



OPTIONAL BENEFITS & ADDITIONAL PROGRAMS

Employer-Provided Benefits

- Short-Term Disability Insurance
- Basic-Term Life Insurance

Optional Benefits

- Optional Long-Term Disability Insurance
- Optional Life Insurance (Employee, Spouse & Child)

Savings Account Options

Health Savings Account

- The State of Colorado will contribute \$60 per month to your HSA with Optum Bank when you select a High Deductible Health Plan and meet all HSA eligibility requirements.

Flexible Spending Account

- Healthcare, Limited Purpose Healthcare and Dependent Care FSAs available.

[Learn more at www.colorado.gov/dhr/2016OE](http://www.colorado.gov/dhr/2016OE)

Enrollment

Online Enrollment



*Log into the State's benefits administration system, **Benefit Solver***

Visit www.benefitsolver.com and login by entering your user name and password. If you are a first-time user, click on 'Register' to set up your user name, password and security questions. The State's 'Company Key' is **soc** (Note: It's case sensitive).



Begin enrollment

Click 'Start Here' and follow the instructions to enroll in your benefits or waive coverage. If you miss the deadline you will waive any electable benefit coverage, and have to wait until the next annual enrollment period to enroll.



www.benefitsolver.com

2016 Open Enrollment

Learn More

For detailed information:

FY 2016-17 Employee Benefits Guide

Colorado.gov/dhr/2016OE

Colorado.gov/DHR/Benefits

